

In the Specification

Please amend the specification as follows. Attached as an appendix is a Version of Replacement Paragraphs With Markings to Show Changes Made.

Please replace the paragraph at page 17, lines 11-17 with the following paragraph:

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Q1 The alternative scenario is where seller 40 is unsuccessful in collecting payment from the buyer 50 during the period of time provided for in agreement 32 as shown in step 318. Here, seller 40 may provide factor 30 with information pertinent to the collection attempts and may request payment from factor 30 as shown in step 320. At this point, factor 30 follows through on the guaranteed payment as in step 322 thereby serving to avoid fraud on the seller 40 who delivered the goods or services as originally posted at the auction but was not paid therefor.

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